

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

BIBI FATHEMA DOWLUT

Debtor(s)

Case No. 17-70878JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/13/2017.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/06/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,963.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$23,000.00
Less amount refunded to debtor	\$21,994.00

NET RECEIPTS: **\$1,006.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,006.00
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,006.00**

Attorney fees paid and disclosed by debtor: \$4,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALTOONA FIRST SVNGS BANK/FRM	Secured	15,025.00	9,717.29	0.00	0.00	0.00
AMERICAN EXPRESS	Unsecured	2,049.00	NA	NA	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	130.00	1,503.18	1,503.08	0.00	0.00
AMERICAN EXPRESS BANK FSB	Unsecured	1,309.00	1,274.35	1,274.35	0.00	0.00
AMERICAN EXPRESS CENTURION B	Unsecured	2,332.00	2,902.52	2,902.52	0.00	0.00
BANK OF AMERICA NA**	Unsecured	17,073.00	17,073.49	17,073.49	0.00	0.00
BANK OF AMERICA NA**++	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**++	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**++	Unsecured	0.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	4,360.00	NA	NA	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	1,628.11	1,628.11	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	1,077.02	1,077.02	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	342.22	342.22	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	17,292.40	17,292.40	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	1,237.08	1,237.08	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	1,502.41	1,502.41	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	1,341.22	1,341.22	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	1,395.45	1,395.45	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	7,952.16	7,952.16	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	11,702.76	11,702.76	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	885.20	885.20	0.00	0.00
BLAIR COUNTY TAX CLM BUREAU*	Secured	NA	198.98	198.98	0.00	0.00
CAPITAL ONE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CENLAR FSB**	Secured	44,825.00	NA	NA	0.00	0.00
CENLAR FSB**	Secured	42,160.00	NA	NA	0.00	0.00
CENLAR FSB**	Secured	35,015.00	NA	NA	0.00	0.00
CHASE AUTO FINANCE(*)	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE++	Unsecured	19,191.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE++	Unsecured	133.00	NA	NA	0.00	0.00
CHASE++	Unsecured	5,346.00	NA	NA	0.00	0.00
CHASE++	Unsecured	1,232.00	NA	NA	0.00	0.00
CHASE++	Unsecured	0.00	NA	NA	0.00	0.00
CHASE++	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	4,899.00	NA	NA	0.00	0.00
CITIBANK NA(*)	Unsecured	14,243.00	NA	NA	0.00	0.00
CITIZENS BANK NA(*)	Unsecured	985.00	5,384.92	5,384.92	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	868.00	868.40	868.40	0.00	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	0.00	NA	NA	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	0.00	2,530.35	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	0.00	1,989.28	1,989.28	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	40,504.00	40,579.75	0.00	0.00	0.00
DEUTSCHE BANK NATIONAL TRUST	Secured	33,099.00	33,143.12	0.00	0.00	0.00
DISCOVER BANK(*)	Unsecured	11,055.00	10,833.37	10,833.37	0.00	0.00
ENTERPRISE BANK	Secured	272,303.13	294,129.01	263,087.02	0.00	0.00
ENTERPRISE BANK	Secured	0.00	0.00	31,041.99	0.00	0.00
FIRST COMMONWEALTH BANK*	Secured	8,409.00	8,410.96	0.00	0.00	0.00
FIRST NATIONAL BANK OF PA(*)	Unsecured	0.00	NA	NA	0.00	0.00
M & T BANK	Unsecured	0.00	NA	NA	0.00	0.00
M & T BANK	Secured	0.00	41,312.95	41,312.95	0.00	0.00
M & T BANK	Secured	242,744.09	252,867.18	0.00	0.00	0.00
M & T BANK	Secured	110,000.00	118,968.89	118,968.89	0.00	0.00
MANUFACTURERS & TRADERS TRU	Unsecured	0.00	NA	NA	0.00	0.00
METLIFE HOME LOANS LLC	Unsecured	0.00	NA	NA	0.00	0.00
MMCA	Secured	9,913.00	NA	NA	0.00	0.00
NORTHWEST BANK*	Secured	645,272.79	645,272.79	589,776.49	0.00	0.00
NORTHWEST BANK*	Secured	80,642.81	80,642.81	74,989.49	0.00	0.00
NORTHWEST BANK*	Secured	138,528.21	138,528.21	123,140.25	0.00	0.00
NORTHWEST BANK*	Secured	0.00	0.00	55,496.30	0.00	0.00
NORTHWEST BANK*	Secured	0.00	0.00	5,658.32	0.00	0.00
NORTHWEST BANK*	Secured	0.00	0.00	15,387.96	0.00	0.00
NORTHWEST BANK*	Secured	235,000.00	217,718.07	0.00	0.00	0.00
NORTHWEST BANK*	Secured	0.00	40,284.10	40,284.10	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	2,113.06	1,710.48	1,710.48	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	402.58	402.58	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	183.86	183.86	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	905.00	905.41	905.41	0.00	0.00
RBS CITIZENS NA(*)	Unsecured	5,384.00	NA	NA	0.00	0.00
STEARNS BANK	Unsecured	0.00	302,382.37	302,382.37	0.00	0.00
STEARNS BANK	Secured	300,000.00	13,000.00	0.00	0.00	0.00
SYNCHRONY BANK	Unsecured	5,334.00	5,297.51	5,297.51	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$1,277,546.71	\$0.00	\$0.00
Mortgage Arrearage	\$86,116.68	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$46,555.01	\$0.00	\$0.00
TOTAL SECURED:	\$1,410,218.40	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,710.48	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,710.48	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$349,011.86	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$1,006.00</u>
Disbursements to Creditors	<u>\$0.00</u>
TOTAL DISBURSEMENTS :	<u>\$1,006.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/21/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.